EXHIBIT D

Diane S. Flack

Charlottesville, VA 22903

Barbara A. Stewart

Avon Park, FL 33825

February 29, 2015

Honorable Laura T. Swain United States District Court Southern District of New York 500 Pearl Street New York, New York 10007-1312

Dear Judge Swain:

As Robert (Bob) Stewart's sisters, we would like to tell you about Bob from our perspective.

We were raised in a Christian home filled with love. Our parents were extremely hard workers and instilled in us a number of important values, including: integrity and honesty; respect for others; a strong work ethic; the importance of education; and family commitment. They taught us, through their example, to never "put on airs", regardless of talent, position, or financial situation. Through their actions, they demonstrated the importance of helping others who "need a hand" and service to our community.

Consistent with our parents' emphasis on hard work, at an early age Bob had a morning paper route and has worked hard ever since. We were proud as Bob became an Eagle Scout, part of his high school leadership team, a gifted athlete, and an excellent student.

Throughout his married life, Bob has remained committed to his family. He has worked long hours to provide for his wife and children; enrolled his children in a Catholic school to ensure they received an excellent education, as well as sound spiritual training; consistently placed the needs of his wife and children above his own; diligently and lovingly attended to his wife, Claudia, who has had serious health issues throughout their marriage; played a major role in caring for his mother-in-law as she aged; and remained loving of and attentive to our mother until her death in 2013.

In summary, we know Bob is a good and extremely caring person and we feel blessed he is our brother.

We have carefully considered the likely impact Bob's incarceration would have on his family. Bob has been and continues to be an active caregiver for his grandchildren. We believe separation would be difficult for the grandchildren who are emotionally attached to Bob and for their parents who depend upon Bob to assist them with caregiving.

Bob continues to provide the emotional strength and stability in his marriage. He also has responsibility for all important decisions and activities and major responsibility for most day to day decisions and activities, due to Claudia's various health issues. Her current physical health issues will likely require Bob to provide significant caregiving from time to time as he has in the past. In light of Claudia's considerable dependence on Bob, we believe it would be extremely difficult for her to carry on without him in the home.

Respectfully Submitted,

Barbara A. Steward

Barbara A. Stewart, signed on behalf of Barbara A. Stewart and Diane S. Flack